

PLEADS FOR CHANGE  
IN THE INCOME TAXState Insurance Department  
Declares Levy on Life Com-  
pany Dividends "Unjust."

BIG INCREASE IN BUSINESS

More than 6,469,000 Policies in  
Force in New York, Carry-  
ing More than \$2,903,-  
474,000 Insurance.Albany, July 6.—A plea for the "sub-  
stantial modification" of the income tax  
features of the tariff bill, now pending in  
Congress, so far as it applies to the tax-  
ation of dividends to policyholders of life  
insurance companies, is contained in Part  
II of the annual report of the State In-  
surance Department, made public to-day.The report declares that the life in-  
surance conditions have shown an im-  
provement in the last few years, and that  
this improvement bids fair to continue in  
the future."The only cloud discoverable on the life in-  
surance horizon," the report continues,  
"is the proposed government tax to be  
levied on the so-called dividends to policy-  
holders of life insurance companies. The  
word 'dividend' in the general acceptation  
of the term used in connection with  
these payments is a misnomer; they are al-  
most entirely made up of a return of sur-  
plus or unused monies that have been  
paid into the company as premiums and  
returned to the assured."

Calls Tax Unjust.

"A tax on these refunds to the policy-  
holder in addition to taxing the earnings  
on which the so-called dividend pay-  
ments are based would seem inequitable  
and unjust, and especially so in the case  
of companies that are absolutely not or-  
ganized as business ventures for profit. It is  
to be hoped, and it now seems probable,  
that the income tax feature of the tariff bill,  
now before Congress, will be substantially  
modified so far as it applies to the tax-  
ation of life insurance companies."According to the report, the business in  
force in the state and transacted therein  
during the last year by all life in-  
surance companies of this and other states,  
including "industrial" business, was as  
follows: Policies in force, 6,469,773, insur-  
ing \$2,903,474,508; policies issued, 1,069,816,  
insuring \$423,366,494; an increase in insur-  
ance of \$190,181,129 over 1911, and an in-  
crease in insurance written and paid for  
of \$31,022,754.The assets of the companies of this and  
other states at the end of 1912 were \$1,-  
723,653,579, an increase over the previous  
year of \$210,093,222. Of this increase, \$10,-  
880,453 is credited to New York State com-  
panies. The liabilities of the various com-  
panies, excluding gross surplus and  
special funds, were \$3,942,178,181, of which  
\$2,294,251,856 was in New York State com-  
panies.

Increased Income.

The total income was \$795,292,061, the  
share of the companies of the state being  
\$412,114,618, an increase of \$17,377,945. The  
total gross increase for all companies was  
\$40,748,849.New York companies issued 655,233 "or-  
dinary" policies in 1912, insuring \$773,642,-  
457, against 583,628 policies issued in 1911,  
insuring \$686,667,019. There were 45,002  
more policies terminated in 1912 than in  
1911.

## ICEMAKERS' STRIKE ENDED

Unions Recognized and Pay In-  
creased in Cincinnati.Cincinnati, July 6.—Following confer-  
ences to-day between representatives of  
the unions affected and ice manufactur-  
ers, striking ice employees decided to re-  
turn to work to-morrow, thus ending a  
strike which has caused much suffering and  
has forced the city authorities to seize ice  
plants and operate them for the city.Drivers and helpers are to be granted  
an increase in pay and recognition of  
their union will be a subject of discus-  
sion. The engineers and firemen's union  
will be recognized and other demands will  
be arbitrated.

## ACTOR KILLS WIFE AND SELF.

Kansas City, Mo., July 6.—Jealousy  
prompted Frank Bailey, a vaudeville actor  
of Atlanta, to shoot and kill his wife and  
teammate, Mazie Edwards, of Denver, and  
to commit suicide here to-day. The woman  
was asleep when Bailey shot her.

## FEWER FEDERAL PENITENTS.

Washington, July 6.—Fewer penitents  
surrendered "conscience money" to the  
federal government during the fiscal year  
1913 than for many years. The "con-  
science fund" received during the twelve  
months ended June 30 totaled only \$2,-  
814.44, the lowest amount since 1901, and  
comparable with a hundred-year average  
of \$4,200.TO-DAY'S SPECIAL OFFERINGS  
IN THE LEADING STORES.

From announcements in Sunday and Monday's

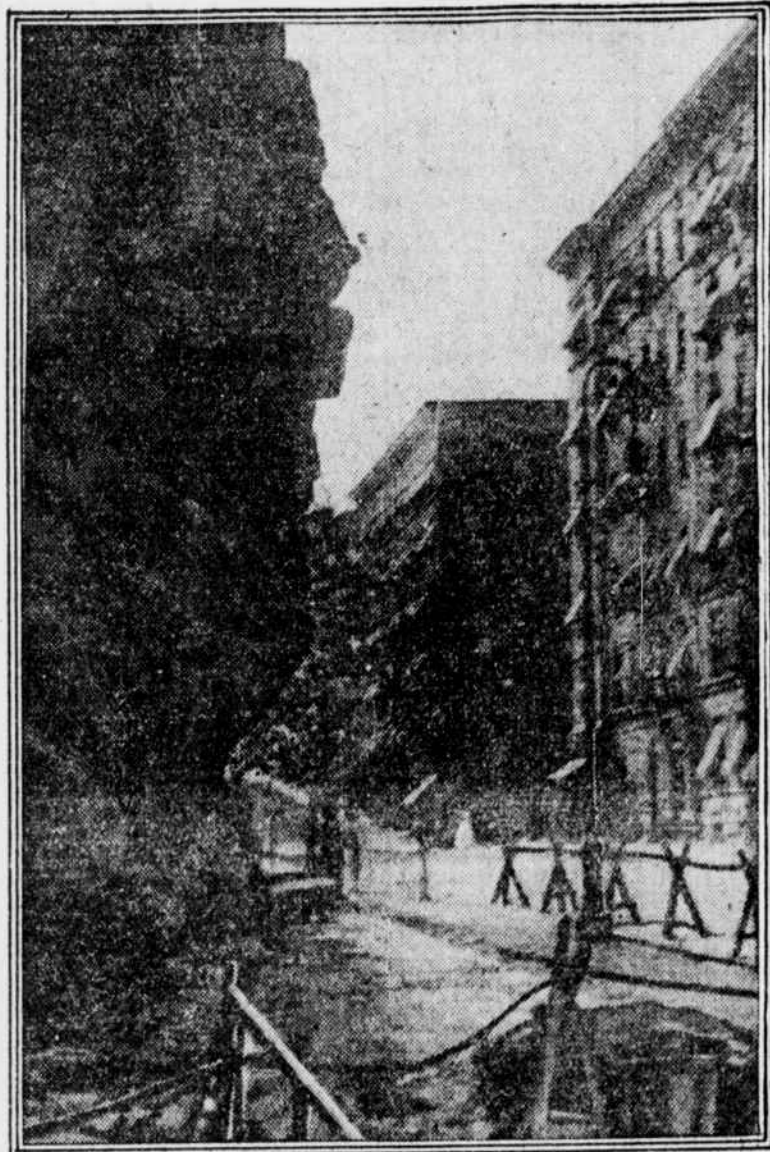
New-York Tribune

Cut out this list and carry it with you. It will save you many weary steps,  
many hours and much annoyance. Questions will be gladly answered if addressed to  
Woman's Dept., Room 910, Tribune Building.

## FROM ANNOUNCEMENTS IN TO-DAY'S ISSUE.

ALTMAN, B. & CO., 5th ave., 34th and 35th  
sts., announce a sale of silks, satins and  
small women's waists, afternoon and evening  
dresses and tailored sports suits;  
women's and misses' summer riding  
suits, women's silk petticoats and girls'  
summer dresses; also summer dress  
fabrics arranged in waist and dress  
lengths.ROGERS FEET CO., Broadway and War-  
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reduced prices on lots of their higher  
priced suits for men and youths.

## FROM ANNOUNCEMENTS IN YESTERDAY'S TRIBUNE.

ABRAHAM & STRAUSS, Brooklyn, announce  
summer sales of women's linen suits,  
summer dresses, pajamas, feather pil-  
lowcases and many other lines.AEOIAN COMPANY, Nos. 29, 31 and 33  
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their Stroud Pianola pianos at \$550.ALTMAN, B. & CO., 5th ave., and 34th st.,  
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women's silk petticoats, misses' and  
small women's tailor made suits, dressesA summary of the special offerings of the leading stores will be published every  
Sunday and Monday in the New-York Tribune under the above heading.BLUFF SUPPORTING FORT HORN THREATENS TO FALL  
INTO STREET.

## LAUTERBACH WILL TESTIFY

Responds to Urgent Summons  
by "Lobby" Committee.Edward Lauterbach went to Washing-  
ton yesterday to appear as a witness be-  
fore the Senate "lobby" investigating  
committee to-day. Mr. Lauterbach not-  
ified the committee he would be unable to  
testify before to-morrow, but a second  
request from the committee to appear to-  
day if possible led him to change his  
plans, he said.Mr. Lauterbach refused to discuss his  
further testimony yesterday, but it is un-  
derstood he will be called upon to explain  
more fully his interviews with Lewis  
Cass Lodge, to which Mr. Lodge  
testified, and with other lawyers rep-  
resenting the Union Pacific.The Lauterbach conference with Mr.  
Lodge followed the talks over the tele-  
phone by David Lamar, in which Lamar  
admitted to the witness stand he im-  
personated Representative Palmer, of Penn-  
sylvania; Representative Rixford, and  
others in recommending "this friend" Lau-  
terbach to the good graces of the Union  
Pacific interests.Mr. Lamar, it is expected, will be in  
Washington to-day. It was said he might  
be called as a witness after Mr. Lauter-  
bach.

## 100,000 ELKS LOOKED FOR

Grand Lodge Opens Its Annual  
Convention To-night.Rochester, July 6.—Almost every train  
to-day brought delegates to the forty-  
ninth Grand Lodge reunion of Elks. The  
convention, which is expected to attract  
about one hundred thousand visitors, will  
be opened to-morrow night. Among the  
speakers will be Governor Sulzer.Among the entertainment features will  
be an electrical and floral parade of  
floats on Tuesday night. Thursday will  
be the big day. The annual Grand Lodge  
parade will take place in the morning;  
the afternoon will be given over to com-  
petitive drills by uniformed patrols, and  
at night there will be a water carnival  
on the river.The candidacy of Edward Leach, of  
New York, for Exalted Grand Ruler, was  
announced to-day. J. Cookman Boyd, of  
Baltimore, will oppose him. It is said  
Thomas B. Miller, of Superior, Wis., will  
not seek re-election.There are three candidates for grand  
secretary—Fred C. Robinson, of Dubuque,  
the incumbent; Thomas J. Darling, post-  
master at Temple, Tex., and David Mc-  
Arron, of Port Huron, Mich. At least  
four seek the grand treasurer'ship. They  
are Charles A. White, past exalted ruler  
of the Chicago lodge; William A. Brennan,  
of St. Joseph, Mo.; P. J. Brennan, of  
Dennison, Tex., and George D. Locke, of  
Rogers, Ark.

## NEEDN'T GET STATE LICENSE.

Albany, July 6.—Commissioners of the  
state receiving farm produce to  
turn over to licensed and bonded auction-  
eers to be sold at public auction are not  
required to obtain a state license and file  
a bond for carrying on such business. At-  
torney General Carmody so holds.TO-DAY'S SPECIAL OFFERINGS  
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Sunday and Monday in the New-York Tribune under the above heading.MORNINGSIDE PARK AND  
FORT HORN IN DANGERPark Commissioner Stover Lays  
Blame for Conditions on  
Board of Estimate.

LEDGE ABOUT TO GIVE WAY

Money Needed to Make Repairs  
and Save Historic Block-  
house Unappropriated Af-  
ter Many Appeals.Park Commissioner Stover yesterday  
put up to the Board of Estimate the  
failure of the city to remedy a dangerous  
situation at the upper end of Morningside  
Park. A rocky ledge in the park  
that overhangs the sidewalk at 123d street  
and Amsterdam avenue is in imminent  
danger of giving way at any time, ac-  
cording to the Park Commissioner.For months a large area of the side-  
walk beneath the overhang of the ledge  
and yesterday morning more of the rock gave  
way. On the summit is old Fort Horn,  
built during the War of 1812 as one of  
the chain of forts or blockhouses in the  
Harlem section of the city."It is one of the most urgent matters  
facing the city," said the Commissioner.  
"I cannot understand why the Board of  
Estimate has not appropriated the money  
necessary to make safe this ledge."Mr. Stover explained he had been ask-  
ing for money to bring Morningside Park  
back into good condition for three years.  
The \$5,000 he has requested, he said,  
would also cover the expenses of shoring  
off a large part of the dangerous ledge,  
and would be sufficient to prevent further  
disintegration.Many months ago a large piece of rock  
gave way and crashed to the sidewalk,  
barely missing several persons. Exam-  
ination by geologists of Columbia Univer-  
sity showed the ledge to be badly fissured  
and the removal of what ap-  
peared to be loose pieces, they reported,  
might cause the sudden breaking up of a  
large part of the ledge.Blasting for the aqueduct shaft in  
Morningside Park, it is asserted, has  
been responsible largely for the condition  
of the rock, which runs south across the  
upper neck of the park to 123d street.  
Here also several pieces have fallen.The ledge problem had not loomed up  
when the Park Commissioner made his  
first appeal for money to save the park,  
which has been gradually going to pieces,  
but to make it safe now is the first con-  
sideration. It is not alone in advising  
the city officials of the danger."There have been a number of organi-  
zations and private individuals who have  
tried to impress the seriousness of the  
situation upon the Board of Estimate,"  
asserted the Park Commissioner. "Among  
the organizations is the Fort Horn Club.  
There have been protests from a number  
of professors at Columbia University, and  
the alderman of the district has tried to  
set the money."Old Fort Horn can be saved, the Com-  
missioner said, if the concrete wall it is  
placed in front of the ledge, but it is  
hardly probable that it will be saved  
otherwise. The blocking of the sidewalk  
makes the use of the street necessary as  
a place for pedestrians.The Commissioner wants to place a  
fence around the lower reaches of the  
park, and on the northwestern corner,  
near Fort Horn, he desires to place the  
bays and fence from 118th street and  
Morningside avenue removed with the  
erection there of the Carl Schurz monu-  
ment. The fence and stones are lying on  
one of the lawns, where they have been  
since winter.The Commissioner, believing he could  
save the city much money, got a large  
quantity of stone free from a nearby ex-  
cavation, and this stretches along the  
sidewalk for two blocks, adding to the  
confusion. He expected the appropriation  
survey would be made this spring.The only way to restore the park, Mr.  
Stover believes, is to have a fence around  
it, for at the present time no barriers  
are offered, and people surge at will on  
the restricted areas. There has been a  
great deal of vandalism in this park, it  
appears, and the whole upper end is badly  
in need of resoling because of washouts.

## DEATH IN OLD STAB WOUND

Physicians Fail to Save Man  
Injured Eight Years Ago.A stab wound received eight years ago  
was responsible for the death yesterday  
in the Harlem Hospital of William Brock-  
man, thirty-five years old, a laborer, of  
No. 200 East 188th street. Death, physi-  
cians said, was directly due to heart  
trouble and pulmonary tuberculosis,  
superinduced by the shattering of ribs on  
the left side by a knife blow in 1905.An autopsy showed the left lung was  
entirely gone. The heart, it was found,  
had not been externally affected. Shortly  
after the stabbing, the nature of which  
Brockman did not divulge to the hospital  
physicians, an operation was performed,  
pieces of shattered bone being removed  
from the chest and splinters of bone from  
the left lung. Brockman was taken to the  
hospital Saturday.

## DOVE OF PEACE AT CONEY

Few Arrests—Heat Cases and  
Diavolo's Injuries Incidents.With the exception of eight heat pros-  
trations, several arrests of wearers of  
one-piece bathing suits and a few more  
injuries to Diavolo, yesterday was de-  
void of special incidents at Coney Island.  
There was the usual large Sunday crowd,  
the visitors being estimated at 255,000.In his attempt to perfect his feat of  
riding a bicycle down a 45-degree incline,  
turning a double somersault and landing  
on a platform right side up, Diavolo has  
established two records—one for persis-  
tency and the other for sustaining the  
greatest number of injuries in a given  
length of time. Since Monday, when he  
first tried the feat, he has been badly  
hurt six times and bruised and cut on  
other occasions. The inventory of his  
injuries for the week reads as follows:Dislocated jaw, two fractured ribs, one  
sprained shoulder, one wrenched knee,  
eight loose teeth and one closed eye.  
Diavolo is far from disheartened, how-  
ever, and says he will tackle work again  
as soon as he recovers a little.The management of Luna Park will  
give a farewell dinner to-night to Fred-  
eric Thompson, who with his late part-  
ner, Elmer Dundy, was the originator of  
the park. Mr. Thompson will leave to-  
morrow for San Francisco to begin ne-  
gotiations for a "greater amusement  
park than ever" to be opened there dur-  
ing the Pan-American exposition in 1915.

## ASKS PRISON FOR LOBBYISTS

Cummins Bill Would Punish Im-  
personation of Members of Congress.Washington, July 6.—Senator Cummins,  
of Iowa, a member of the Senate lobby  
investigating committee, will introduce  
to-morrow a bill designed to prevent  
many of the practices disclosed during  
the investigation. The measure is aimed especially at  
the impersonation of members of Congress or  
attempts to influence legislation improperly.  
Imprisonment or heavy fines, or both,  
would be imposed for such offenses.THREE MORE WARSHIPS  
NOW, URGES BRITTENEmergency Appropriation To Be  
Asked by New Member of  
Naval Committee.

TO PUT HOUSE ON RECORD

Proposed New Programme Is  
for Three Ships a Year for  
Two Years and There-  
after Two.Washington, July 6.—"The United States  
is right now face to face with a great  
emergency, in so far as her programme  
for battleship construction is concerned.  
So great is that emergency that I intend  
to move, at the first regular meeting of  
the Committee on Naval Affairs, that a  
resolution be at once reported to the  
House providing for an emergency approp-  
riation sufficiently large to make it pos-  
sible to begin the construction of three  
dreadnoughts this year."Such is the statement issued to the  
Navy League of the United States by  
Fred A. Britten, Representative from  
Chicago and new member of the Commit-  
tee on Naval Affairs. That committee  
at present consists of never more than  
three members, and Mr. Britten figures that  
his motion will at least have the result of  
getting the committee, and possibly Con-  
gress, on record as to what it intends to  
do in relation to the maintenance of an  
adequate navy.The Republicans in Congress have fa-  
vored a programme of at least two bat-  
tleships a year, and the Democratic plat-  
form adopted at Baltimore pledged that  
party to the maintenance of an adequate  
navy. Secretary Daniels has recently  
urged that each of the three big navy  
yards should at all times have a dread-  
nought in course of construction."This country pretty well realizes,"  
continued Mr. Britten, "that it must  
maintain a building programme of at  
least two battleships a year. Because of  
the action of the last Congress in provid-  
ing for but one battleship, this pro-  
gramme is now two ships in arrears. We  
should therefore provide for three dread-  
noughts a year for two years and for  
two each year thereafter. These dread-  
noughts must, of course, be accompanied  
by the proper number of cruisers, tor-  
pedo boat destroyers and submarines.""For the last decade this country has  
been relying upon a policy of interna-  
tional peace, looking to disarmament,  
that has gradually been putting us at an  
ever greater disadvantage, seeing that  
other nations are evincing no inclination  
to dispense with or curtail their prepara-  
tions for war. For instance, the United  
States has now in process of building  
warship tonnage to the amount of 125,238  
tons. Against this Great Britain has in  
process of building warship tonnage  
amounting to 49,549 tons, Germany 285,-  
725 tons, France 175,590 tons, Japan 142,-  
166 tons, Russia 127,277 tons and Italy  
194,473 tons.""The strength of a navy is measured  
largely by the number of 'capital,' or  
all-big-gun ships, including dreadnoughts  
and battle cruisers. Viewed from this  
standpoint the present and future stand-  
ing of the nations is indicated by the fol-  
lowing table:

	Built	April	Building or	1913.	authorized.	Totals.
Great Britain	24	12	3	37	37	37
United States	14	12	3	29	29	29
Germany	8	5	13	26	26	26
Russia	11	11	11	33	33	33
France	1	1	1	3	3	3
Italy	1	1	1	3	3	3
Japan	1	1	1	3	3	3
Spain	1	1	1	3	3	3
Sweden	1	1	1	3	3	3
Belgium	1	1	1	3	3	3
Denmark	1	1	1	3	3	3
Netherlands	1	1	1	3	3	3
Portugal	1	1	1	3	3	3
Switzerland	1	1	1	3	3	3
Other	1	1	1	3	3	3
Totals	84	84	84	252	252	252

"Further than this the United States  
has no building plan for the future,  
while Germany, for instance, has a  
definitely laid down programme which  
will eventually give her sixty-one 'capital'  
ships."

## MALARIA ATTACKS ARMY

Its Prevalence in Philippines  
Perplexes War Department.Washington, July 6.—Army medical offi-  
cers are in receipt of perplexing reports  
from the Philippine Islands announcing  
a marked increase in the rate for malaria  
among the American soldiers. This has  
not only occurred in Jolo, where the  
troops have been much in the field dur-  
ing the last year, but in Luzon, where  
the service is not excessive. The increase  
in malaria does not extend to members  
of the Philippine constabulary, and this  
makes the situation more of a mystery.  
The rate this year was 171 a thousand, as  
compared with 75 a thousand for the pre-  
vious year.The surgeon general of the army has  
called for a full report from the medical  
officers in the Philippines.

## CHAJES BEATEN AT CHESS

Five Games Played in Second  
Round of Rice Tourney.Owing to Stapper's withdrawal from  
the tournament and Duras's absence, only  
five games were played in the second  
round of the Rice chess tourney at the  
Coney Island Club on Saturday night. Ca-  
pablanca and Tenenwurzel having byes.The surprise of the evening was the de-  
feat of Chajes by Dr. Adair. In a Ruy  
Lopez Adair won the exchange at the  
fourteenth move, and the game after the  
sixtieth.Marder beat Belhoff easily in a Ruy  
Lopez after twenty-three moves. Gromer  
proved no match for Kupchik, who  
won a Vienna game after fifty-six  
moves. Phillips lost to Bernstein in a  
Ruy Lopez after thirty-seven moves in  
consequence of a blunder committed in  
the end game stage, and Beynon lost to  
Black a French defence after fifty-four  
moves.

The record to date follows:

	Won	Lost		Won	Lost
Capablanca	2	0	Belhoff	0	2
Kupchik	2	0	Belhoff	0	2
Marder	2	0	Duras	0	2
Black	2	0	Chajes	0	2
Tenenwurzel	2	0	Gromer	0	2
Dr. Adair	2	0	Phillips	0	2
Beynon	2	0	Beynon	0	2

Bernstein and Capablanca will play  
their game to-morrow afternoon, while  
the third round will be played on  
Wednesday evening.Following is the score of the Marder-  
Belhoff game:

WHITE.	BLACK.	WHITE.	BLACK.
1. P-K4	1. ...	1. P-K4	1. ...
2. P-K3	2. ...	2. P-K3	2. ...
3. P-K3	3. ...	3. P-K3	3. ...
4. P-K3	4. ...	4. P-K3	4. ...
5. P-K3	5. ...	5. P-K3	5. ...
6. P-K3	6. ...	6. P-K3	6. ...
7. P-K3	7. ...	7. P-K3	7. ...
8. P-K3	8. ...	8. P-K3	8. ...
9. P-K3	9. ...	9. P-K3	9. ...
10. P-K3	10. ...	10. P-K3	10. ...
11. P-K3	11. ...	11. P-K3	11. ...
12. P-K3	12. ...	12. P-K3	12. ...

Ediana Wins Three Day  
Race Around Long IslandCarries Off Deep Sea Cup by  
Beating Defender Amada.

RUN INTO FOG AND GALE

Plenty of Work for Crews in  
Brooklyn Yacht Club  
Fixture.John A. Crowley's Ediana, represent-  
ing the Harlem Yacht Club, challenger  
for the trophy, won the deep sea cup of  
the Brooklyn Yacht Club in the ocean  
race around Long Island that finished off  
the station of the club, in Gravesend  
Bay, yesterday. The Ediana covered the  
250 knots in 52:45:27. As she was the  
scratch boat, it also was her corrected  
time. She finished at 2:48:27 yesterday  
afternoon.The second boat home was E. R. Stod-  
ard's Amada, representing the New Roch-  
elle Yacht Club, the defending organiza-  
tion. Charles A. Kelly, chairman of the  
regatta committee of the Brooklyn  
Yacht Club, announced that the Echo Bay  
craft had a corrected time of 53:24:09.  
R. M. Bavier's Hyperion, the third boat  
in the race, which also represented the  
New Rochelle Yacht Club, had not been  
reported yesterday afternoon. The craft,  
however, is hopelessly beaten, she receiv-  
ing only a handicap of 51 minutes and 40  
seconds from the Ediana.

The race started off the anchorage of

the New Rochelle Yacht Club at 10 a. m.  
on Independence Day. The course took  
the craft eastward down the Sound. They  
had a fair breeze all the way to Vineyard  
Sound Lightship. The Hyperion was lead-  
ing at the lightship, the boats rounding  
the mark at 7:30 o'clock on Saturday  
morning. The Amada was second, four  
minutes astern, and then came the Ediana,  
a good forty minutes astern of the Amada.  
Once around the lightship the boats ran  
into a head wind. They put out to  
sea, and about ten miles off shore they  
came about for a long thrash along the  
beach. Off Montauk Point the yachts ran  
into a heavy fog. At about that hour the  
Ediana had overhauled the Amada, hav-  
ing passed the Hyperion an hour or so  
earlier in the day. Soon after the fog  
had eaten up the boats the amateur sail-  
ors were struck by one of the worst  
blows of the year. It then was about 4:15  
o'clock on Saturday afternoon.